

# Credit Alert System (CAIVRS)

## Do Not Pay (DNP) Quick Reference Card

### Frequently Asked Questions

#### What is CAIVRS?

The Credit Alert System (CAIVRS) is a shared database of defaulted federal debtors. It was developed by the Department of Housing and Urban Development (HUD) in 1987 as a multi-agency resource.

#### How is CAIVRS used?

CAIVRS is used to prescreen and verify the eligibility of applicants of federal direct or guaranteed loans. Agencies use CAIVRS to determine if a loan applicant has:

- Defaulted on any federal debts or obligations
- Had claims paid on direct or guaranteed federal loans
- Had a federal lien, judgment or federal loan that is currently in default or foreclosure
- Had a claim paid by a reporting agency within the last three years

#### Which federal agencies currently send delinquency data to DNP?

- Department of Housing and Urban Development (HUD)
- Department of Veterans Affairs (VA)
- Department of Agriculture (USDA)
- Small Business Administration (SBA)
- Department of Justice (DOJ)

#### How do I gain access to CAIVRS through DNP?

To initiate the DNP enrollment process, send an email to [donotpay@stls.frb.org](mailto:donotpay@stls.frb.org) or call 1-855-837-4391.

#### Do I need to use CAIVRS?

Yes, the Improper Payments Elimination and Recovery Improvement Act of 2012 identified CAIVRS as one of the databases to be used in the Do Not Pay Initiative to determine applicant eligibility prior to disbursing federal funds or federally guaranteed funds.

#### What DNP Portal functions match against CAIVRS?

CAIVRS is currently only available through the Online Search function in the DNP Portal.

#### What information does CAIVRS contain?

The following chart lists the data elements that are sent from each reporting agency. *(See page two for descriptions of these fields.)*

Data Element	CAIVRS Reporting Agency				
	HUD	VA	USDA	SBA	DOJ
SSN/EIN/TIN	✓	✓	✓	✓	✓
Tax ID Type (TIN, EIN, SSN)	✓	✓	✓	✓	✓
Agency Name	✓	✓	✓	✓	✓
Case Type	✓	✓	✓	✓	✓
Case Number	✓	✓	✓	✓	✓
Collection Code					✓
Collection Description					✓
Phone Number					✓

#### How frequently is CAIVRS updated within the Portal?

DNP refreshes the entire CAIVRS database each time any agency source forwards an update. The agency sources provide updated data at various points throughout the month.

#### How has DNP made using CAIVRS easier for agency users?

The two-digit code identifying the reporting agency has been replaced by the name of the agency; the type of case is now spelled out, instead of abbreviated with the first letter; and new reporting agencies continue to be added.

## Data Elements Returned in the DNP Portal

The data elements presented in the Portal when a match occurs are described below.

### Important Links

#### CAIVRS Information

[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/caivrs](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/caivrs)

#### Do Not Pay

#### Data Correction Contacts

<https://fiscal.treasury.gov/dnp/privacy-program.html#data-correction-process>

#### FAQs

<https://fiscal.treasury.gov/dnp/>

Column Heading	Description
SSN/EIN/TIN	The Social Security Number (SSN), Employer Identification Number (EIN) or Taxpayer Identification Number (TIN) of the borrower on a delinquent or defaulted federal direct loan or federally guaranteed loan.
Tax ID Type	An indicator of the type of Borrower ID Number: SSN, EIN, TIN.
Agency Name	The CAIVRS reporting agency: HUD, VA, USDA, SBA, DOJ.
Case Type	An indicator of the type of delinquency referenced: CLAIM, DEFAULT, FORECLOSURE, LIEN, JUDGMENT.
Case Number	A reference number issued by the reporting agency for the delinquent or defaulted federal direct loan or federally guaranteed loan.
Collection Code	A reference number indicating the collection district (only provided in DOJ data).
Collection Description	A description of the collection district (only provided in DOJ data).
Phone Number	The phone number of the collection district (only provided in DOJ data).



### How To Fix Incorrect Data

DNP does not own the data that appears within CAIVRS and is unable to update its content. Contact the reporting agency for data inquiries or disputes.

Reporting Agency	Website	Contact Information
HUD	<a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/officeofadministration/privacy_act">https://portal.hud.gov/hudportal/HUD?src=/program_offices/officeofadministration/privacy_act</a>	Privacy Act Officer Dept. of Housing and Urban Development 451 7th St. SW, CVB-4th Floor Washington, DC 20410
VA	<a href="https://www.oprm.va.gov/oprm/resources_oprm.aspx">https://www.oprm.va.gov/oprm/resources_oprm.aspx</a>	VA Privacy Service, 202-273-5070
USDA Rural Development		Email: rd.nfaoc.dcib@stl.usda.gov Phone: 800-428-9643
USDA Farm Service Agency		Email: rd.nfaoc.dcib@stl.usda.gov Phone: 800-428-9643
SBA	<a href="https://www.sba.gov/about-sba/sba-performance/open-government/foia/privacy-act-request-guide/privacy-act-requests">https://www.sba.gov/about-sba/sba-performance/open-government/foia/privacy-act-request-guide/privacy-act-requests</a>	See website for SBA program and field office contact information.
DOJ	<a href="https://www.justice.gov/oip/submit-and-track-request-or-appeal">https://www.justice.gov/oip/submit-and-track-request-or-appeal</a>	Office of Information Policy - Department of Justice Suite 11050, 1425 New York Avenue, N.W. Washington, D.C. 20530-0001 Phone: (202) 514-3642 (FOIA) Fax: (202) 514-1009

